

EXHIBIT II

From: Michael Morrison [notification+fl=rophz@facebookmail.com]
Sent: Thursday, February 23, 2012 12:15 AM
To: Payments
Subject: Re: [Payments] Rovio reached out to Payops regarding a higher...

Michael Morrison commented on your post in Payments.



Michael Morrison

4:14pm Feb 22

These were all being played on the parent or grandparent's account. The parent had a stored credential either from previous game spend or from advertising on FB. Nearly all states that they were surprised that the child wasn't prompted for some sort of authorization first.

Comment History



Loren Cheng

4:11pm Feb 22

Will Wirth, Danny Stein, Michael Morrison:

1. Which fb account was being used for purchases (and playing) -- parents or child's?
2. If parents, had parents previously purchased and creds were on file? Or were they entering in at child's behest?
3. Doubt you have this but if they were entering in creds at child's behest, were they handing creds to child? Or were they entering it themselves?



Will Wirth

4:08pm Feb 22

+props to Danny Stein!

Original Post



Will Wirth

4:06pm Feb 22

Rovio reached out to Payops regarding a higher than expected level of refunds (5-10% daily) since they launched Angry Birds last week. We dug a little deeper into the refunds (shoutouts to Michael Morrison and the ATX team!) and it looks like most (~93%) of the refunds are being made due to friendly fraud refund requests. Over half of the people writing in admitted the age of their child (avg age of a 5 yrs old!) and in nearly all cases the parent knew their child was playing Angry Birds, but didn't think the child would be allowed to buy anything without their password or authorization first (Like in iOS).

We've sent back some insights and are waiting for their response as they are in Finland. We're also adding them to our dev outreach pilot in hopes of getting better feedback from a large/successful mobile developer on-boarding with our payments platform for the first time.



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